

Certificate Number: 03088-PAE-DE-033454468

Bankruptcy Case Number: 19-14860



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 23, 2019, at 9:07 o'clock PM CDT, Margaret M McGinnis completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 23, 2019 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor